

Fill in this information to identify the case:

Debtor 1 William A. Wenmoth

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio
(State)

Case number 16-14913-aih

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as
Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 3

Last 4 digits of any number you use to
identify the debtor's account:

4 9 2 7

Date of payment change:

Must be at least 21 days after date 11 / 01 / 2020
of this notice

New total payment:

\$ 759.70

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 377.20

New escrow payment: \$ 234.22

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

William A. Wenmoth

First Name

Middle Name

Last Name

Case number (if known) 16-14913-aih

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 09 / 21 / 2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Ave

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

bknotifications@ghidottiberger.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID [REDACTED] Branch Office- NMLS ID # [REDACTED]

Final

Analysis Date: August 04, 2020

WILLIAM A WENMOTH
C/O COSMIN COCIRTEU
14055 CEDAR RD STE 304
SOUTH EUCLID OH 44118

Loan: [REDACTED]
Property Address:
2214 SARATOGA AVENUE
CLEVELAND, OH 44109

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2020 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | | | Current: | Effective Nov 01, 2020: |
|---------------------------|--|--|----------|-------------------------|
| Principal & Interest Pmt: | | | 525.48 | 525.48 |
| Escrow Payment: | | | 377.20 | 234.22 |
| Other Funds Payment: | | | 0.00 | 0.00 |
| Assistance Payment (-): | | | 0.00 | 0.00 |
| Reserve Acct Payment: | | | 0.00 | 0.00 |
| Total Payment: | | | \$902.68 | \$759.70 |

| Escrow Balance Calculation | | |
|-----------------------------------|--|--------------|
| Due Date: | | Feb 01, 2020 |
| Escrow Balance: | | (2,902.10) |
| Anticipated Pmts to Escrow: | | 3,394.80 |
| Anticipated Pmts from Escrow (-): | | 0.00 |
| Anticipated Escrow Balance: | | \$492.70 |

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|------------|----------------------|------------|--------------------------|----------------|------------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| | | | | | Starting Balance | 0.00 | (2,141.41) |
| Jun 2020 | | 377.20 | | * | | 0.00 | (1,764.21) |
| Jul 2020 | | 377.20 | | * | | 0.00 | (1,387.01) |
| Jul 2020 | | | | 974.00 | * Homeowners Policy | 0.00 | (2,361.01) |
| Jul 2020 | | | | 918.29 | * County Tax | 0.00 | (3,279.30) |
| Aug 2020 | | 377.20 | | * | | 0.00 | (2,902.10) |
| | | | | | Anticipated Transactions | 0.00 | (2,902.10) |
| Sep 2020 | | 3,017.60 | | | | | 115.50 |
| Oct 2020 | | 377.20 | | | | | 492.70 |
| | \$0.00 | \$4,526.40 | \$0.00 | \$1,892.29 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: August 04, 2020

WILLIAM A WENMOTH

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------------|-------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | 492.70 | 1,171.03 |
| Nov 2020 | 234.22 | | | 726.92 | 1,405.25 |
| Dec 2020 | 234.22 | | | 961.14 | 1,639.47 |
| Jan 2021 | 234.22 | 918.29 | County Tax | 277.07 | 955.40 |
| Feb 2021 | 234.22 | | | 511.29 | 1,189.62 |
| Mar 2021 | 234.22 | | | 745.51 | 1,423.84 |
| Apr 2021 | 234.22 | | | 979.73 | 1,658.06 |
| May 2021 | 234.22 | | | 1,213.95 | 1,892.28 |
| Jun 2021 | 234.22 | | | 1,448.17 | 2,126.50 |
| Jul 2021 | 234.22 | 918.29 | County Tax | 764.10 | 1,442.43 |
| Jul 2021 | | 974.00 | Homeowners Policy | (209.90) | 468.43 |
| Aug 2021 | 234.22 | | | 24.32 | 702.65 |
| Sep 2021 | 234.22 | | | 258.54 | 936.87 |
| Oct 2021 | 234.22 | | | 492.76 | 1,171.09 |
| | <u>\$2,810.64</u> | <u>\$2,810.58</u> | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 468.43. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 468.43 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 492.70. Your starting balance (escrow balance required) according to this analysis should be \$1,171.03. This means you have a shortage of 678.33. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,810.58. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 234.22 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 0.00 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$234.22</u> |

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On September 21, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Cosmin Cocirteu

CHSlawfirm@yahoo.com

TRUSTEE

Lauren A. Helbling

ch13trustee@ch13cleve.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios

Ana Palacios

On September 21, 2020, I served the foregoing documents described Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

| | |
|---|--|
| Debtor: William A. Wenworth 2214 Saratoga Avenue Cleveland, OH 44109 | |
|---|--|

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios

Ana Palacios